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HBR Report

**"Terrorist attacks can shake the foundations of our biggest buildings, but they cannot touch the foundation of America. These acts shatter steel, but they cannot dent the steel of American resolve."
— President George W. Bush**

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DIRECTOR'S REPORT



Thomas H. Young, Jr.
Director

"Above average in all categories"

REMARKABLE! – or, maybe not. At a time when the question of public safety was on everyone's mind, more than 800 NALC leaders chose to travel to Chicago. These men and women were a very visible demonstration of the commitment and dedication letter carriers have toward the NALC.

It was very heartening and uplifting to look out upon the gathering and feel such positive energy and enthusiasm. I am convinced no amount of treachery or murderous intent can quench the spirit of this country when it contains people such as those who represent the National Association of Letter Carriers. Thank you all!

December 10 marks the close of Open Season. Once again, the NALC Health Benefit Plan was the only nationwide fee-for-service plan, open to all, to score an "Above Average" designation (the highest rating) in all seven categories in an independent survey of Federal

Employee Health Benefit Plan enrollees.

All of us here at the Plan work very hard to put the Health Benefit Plan in a position to elicit the kind of response the survey reflected. I can promise that the membership will get no less of an effort from all of us next year.

I do hope that you have joined us or continued with us to share in what this great health plan has to offer.

So, what about next year, now that you know how much your health coverage is going to cost each time you get paid? I trust that during the Open Season period you took the time to review and compare benefit structure (including drug prescription programs, deductibles and co-pays) and that you thought about how your coverage would serve your family in the worse case, catastrophic situation. For most of us it is difficult to sit down to look into the "dark side" of why we have health benefit coverage. Be-

cause, unless there is already a pre-existing condition, we tend to believe that a serious illness or injury only befalls the "other guy." This is true no matter what our age might be, how much we exercise (or don't) and how much we watch our diet (or our expanding waist-lines).

However, there is another side to the out-of-pocket costs of health coverage. For no matter what the member's expenses may be in terms of premiums, deductibles and co-pays, many more dollars will be spent by the Plan when a claim is made.

Each year the Plan has to project what the outgo in benefit dollars will be for the next benefit year. We review the age of our members and the number of dependents they have. Previous and current year's claims experience is factored into the equation, as is a forecast of the expected increased cost and utilization of prescription drugs and other medical services.

The above along with some other factors are combined to create a “scientific guesstimate” of the coming year’s claims experience. The accuracy of this actuarial exercise is ultimately determined by what the membership actually uses in terms of benefits.

Simplistically, when utilization coincides with our projections, the Plan is able to pay all claims while maintaining or slightly increasing our reserves.

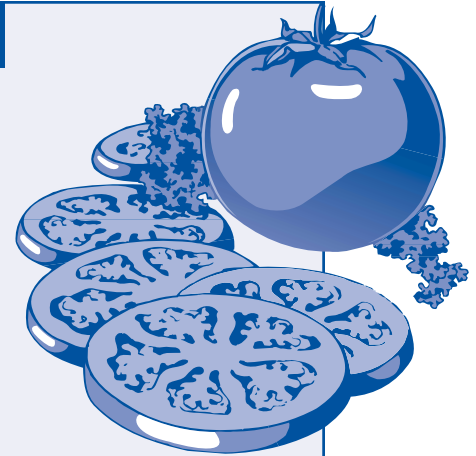
In a year when benefit usage falls below expected levels, the Plan is able to increase our reserves thus providing additional protection against the worst scenario of all. That is, claim submissions that far exceed the amount of premium income and thereby necessitate use of the reserves to cover claims payouts.

All of us must keep this in mind whenever we seek health care. We are responsible to use our coverage wisely and economically. Ask questions about various courses of treatment, how each one can resolve the problem and be concerned about the cost and effectiveness of each. Question proposed prescription drugs, side effects, generic versus brand, and length of treatment.

We all need to share in maintaining the viability of the Health Benefit Plan. Being good patients and consumers means we are taking care of ourselves in more than just one way.

HEALTH IN THE NEWS

More Credit for Cancer Prevention Heaped on the Lowly Tomato



Preventing cancer is better and easier than curing it. Tomato products can help, according to evidence recently presented at a New York symposium.

It’s the lycopene that does it. A member of the carotenoid family, lycopene is a vitamin-like substance in tomatoes that gives them their red color. It’s an even more powerful antioxidant than beta carotene, its famous relative.

Population studies reported in the *UC Berkeley Wellness Letter* show that people who eat lots of lycopene-rich foods have a lower risk of prostate cancer, as well as cancer of the cervix, skin, bladder, breast, lung and digestive tract.

Lycopene stimulates the immune system to do battle with cancer cells before they get a foothold in the body. As an antioxidant, it helps to block the destructive effects of free radicals, especially when

there is enough vitamin E available. It interferes with the growth factor that causes cancer cells to multiply.

About 85 percent of lycopene in the U.S. comes from tomato products. Watermelon, pink grapefruit, papaya and guava also have small amounts.

Processed tomatoes in sauce, puree, juice, catsup, or cooked tomatoes have two to eight times as much available lycopene as raw tomatoes. Processing makes it easier to be absorbed.

Lycopene is fat-soluble. That means you absorb more of it if you eat a little fat like olive oil at the same time.

In addition to lycopene and vitamin C, tomatoes have coumaric and chloregic acids, antioxidants that block the effects of cancer-causing nitrosamines found in cigarette smoke and preserved meats.

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The Pharmacy Corner



The Top Ten Benefits of Using Caremark's Online Pharmacy Service

- 1 Immediate access to your personalized account through www.caremark.com.
 - You can now log on to RxRequest.com directly from Caremark's home site.
- 2 Completely secure registration and login process.
 - View your confidential prescription information when you register using your NALC Identification and a recent Rx number and select a personal pass code.
 - Once you register, you may log in with only your Identification number and pass code.
- 3 Quick and easy ordering of mail order prescription refills.
 - Select the "Refill Order" button or "Your Orders" tab to automatically display the prescriptions you have available for refill. Simply check the prescription you wish to fill and submit. It's that easy!
- 4 Check the status of any order.
 - The status of all orders placed in the past 30 days is automatically displayed for your immediate review.
- 5 Confirm a drug's coverage and your cost in real-time.
 - Enter the name of the drug and complete the simple questionnaire to display coverage and payment information.
- 6 View a minimum of 13-months of your mail and retail prescription history.
 - Your history will include the prescription information, pharmacy location and your costs.
 - History may be sorted by individual, retail or mail service.
 - Print the history for a convenient list to share with your physician(s).
- 7 Research a drug on your formulary/drug list.
 - Use the convenient drug search to see if a particular drug is on your Primary Drug List.
- 8 Instantly locate a participating retail pharmacy.
 - Pharmacies located in your home zip code will display automatically.
 - Request a list based on zip code, city or state.
- 9 View your benefits summary.
 - An overview of your plan benefits includes maximum days supply, refill restrictions, deductible parameters along with Paper Claims provisions.
 - Amounts applied to your deductible are displayed.
- 10 Obtain consumer-friendly drug information on any prescription product.
 - Enter a drug name and receive a detailed description of the medication, adverse effects, drug interactions and dosing.

Health in the News

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It's Time to Guard Against Hypothermia

Working or playing outside in cold weather brings the risk of hypothermia. People think they will know when they're getting too cold, but scientists at the Los Alamos National Laboratory say that is not always the case. Often they do not realize that they are being affected and will claim to be in no difficulty.

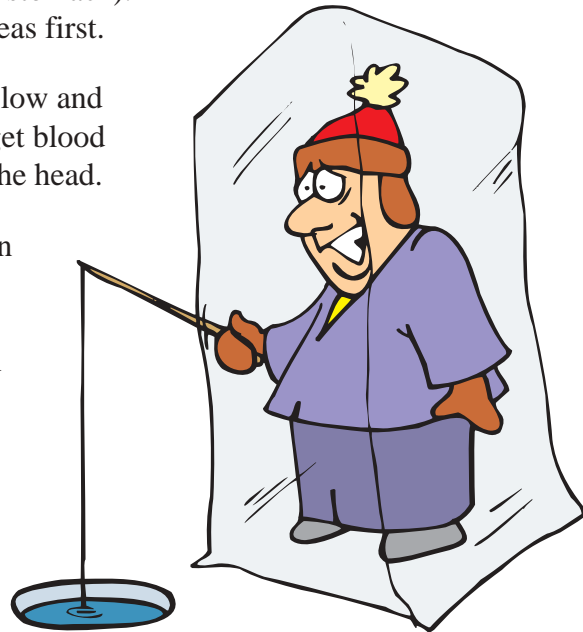
Symptoms of hypothermia include uncontrollable shivering; slow, slurred speech; memory lapses; incoherence; fumbling hands; stumbling or lurching gait; drowsiness and exhaustion. People who are involved in an activity requiring long hours outside should be particularly aware of these symptoms. Activities such as hunting, skiing, hiking, camping and ice fishing make participants vulnerable.

Doctors at the National Laboratory recommend the following steps to treat a victim of hypothermia:

- Get the person into dry clothing and near a warm (not hot) heat source such as a sleeping bag, warm towels or a heating pad.
- Concentrate heat on the trunk of the body (shoul-

ders, chest and stomach). Warm these areas first.

- Keep the head low and the feet up to get blood circulating to the head.
- Give the person warm drinks. Never give alcohol or pain relievers.
- Keep the person quiet. Don't provide a massage. If symptoms are extreme get professional assistance immediately.



Guard Against Food-Related Infections:

Big holiday meals are usually followed by big plates of leftovers. Handling them the right way can make the difference between happy holidays and a trip to the hospital.

The Centers for Disease Control and Prevention estimates that food-borne illnesses in the U.S. account for at least 76 million infections, 300,000 hospitalizations and 5,000 deaths annually. Food-borne illness is a serious matter.

Some of the infections were from unusual kinds of bacteria and strains of E. coli. While these will probably not be around your home, common bacterial pathogens will be.

They include various species of Shigella, Salmonella, and Staphylococcus. Food safety advice includes:

- Those preparing food should wash their hands before preparation and several times during preparation of food.
- Keep all foods appropriately hot or cold until dinner is ready.
- Cool hot food in small batches and refrigerate as soon as possible.
- Be particular with poultry. Salmonella can get a foothold within hours when poultry is standing at a temperature that is not hot or cold.
- Refrigerator temperatures should be between 33 and

40 degrees F. Freezers should be below 0 degrees F.

- Fill storage containers to the top and seal them tightly. Minimize space for oxygen, which can make food turn sour. Plastic bags with zipper seals are excellent because you can squeeze the air out of them.
- Don't allow food to become contaminated while you are storing it away. Wash your hands before handling each food, use a clean utensil for each and don't put foods to be stored on a cutting board. Cutting boards contain bacteria.

Call the Centers for Disease Control and Prevention at (800) 311-3435, or visit their Web site www.cdc.gov for more information on food safety.

November is American Diabetes Month

While great strides are being made on the nation's health front, one area is getting worse instead of better. Statistically, diabetes cases have tripled in the last three decades and an additional 10 million are at

high risk for getting Type 2.

The Federal Health and Human Services Secretary, Tommy G. Thompson, says diabetes is expected to increase even further as Americans get older, heavier and less active. Now, says Thompson, we have a prevention method that is safe, effective and that virtually anyone can do.

New studies show that 58% of people with high blood sugar levels, a sign that they are at risk for Type 2 diabetes, held off the disease with a simple plan. They ate fewer fatty foods and exercised for 30 minutes a day.

The lifestyle program was even more effective than a prescription drug designed to reduce risk of Type 2 diabetes, which accounts for 95 percent of all diabetes cases.

Diabetes kills 180,000 Americans annually and costs the nation nearly \$100 billion each year, according to the American Diabetes Association. Diabetics are two to four times more likely to suffer strokes than others. Diabetes causes up

to 24,000 cases of blindness, 77,000 heart disease deaths per year and is the leading cause of kidney failure.

Exercise Checks Glaucoma

Eye doctors are prescribing aerobic exercise along with eyedrops for glaucoma patients. Walking 30 minutes four times a week can reduce the symptoms of glaucoma and keep the disease in check, according to the New York City based Glaucoma Foundation.

Exercise is good for the eyes of all people, especially those with risk factors such as nearsightedness, an eye injury, smoking and prescribed cortisone or steroids. Exercise leads to better blood flow to the eyes.

Bladder Cancer Test Predicted

A protein called survivin is made in detectable quantities only by cancerous cells in the bladder. It appears in the urine of people with bladder cancer. Researchers quoted in the *Journal of the American Medical Association* say the finding could lead to an easy test for bladder cancer.

Claim Forms	1-800-433-NALC	PPO Locator Service	1-800-622-6252
Fraud Hot Line	1-800-433-NALC	Precertification	1-800-622-6252
Health Benefit Plan	1-703-729-4677	Prescription Drug Program . . .	1-800-933-NALC
Health Benefit Plan	1-888-636-NALC	Recorded Benefit Information .	1-800-433-NALC